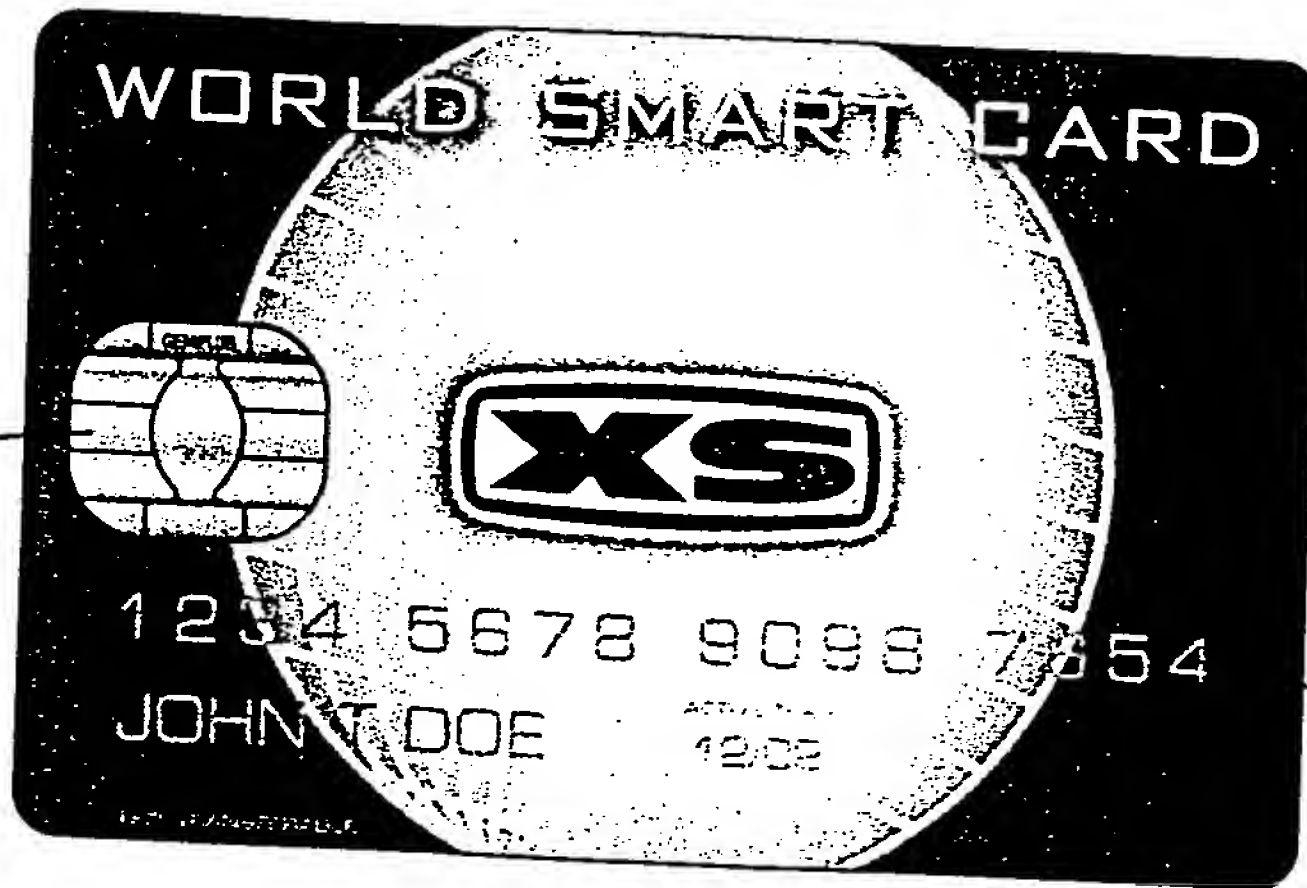


30

10



15

1

20

Fig 1

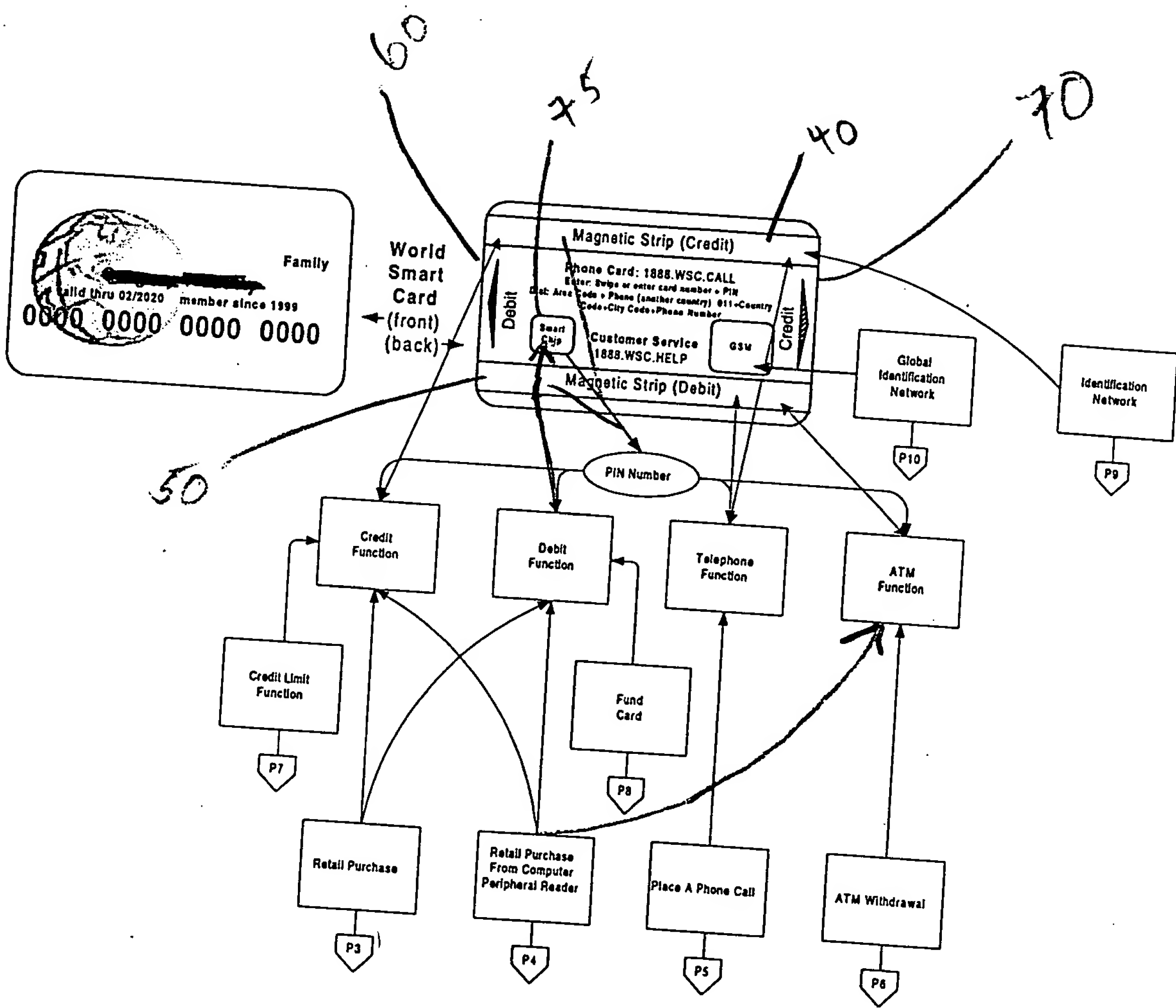


Fig 2

Institution Set-Up Function

Manufacture Card(s)
Program with Master PIN
Pre-Activate
Send

CustomerSet-Up Functions

Activate/Deactivate
Debit
Fund Debit
Purchase Certificate
Credit
Set Credit Limit
Telephone
Speed Dials
ATM
Transaction Summary
Change Master PIN
Set/Change Minor PIN
Set Currency
Obtain Exchange Schedule
Rewards

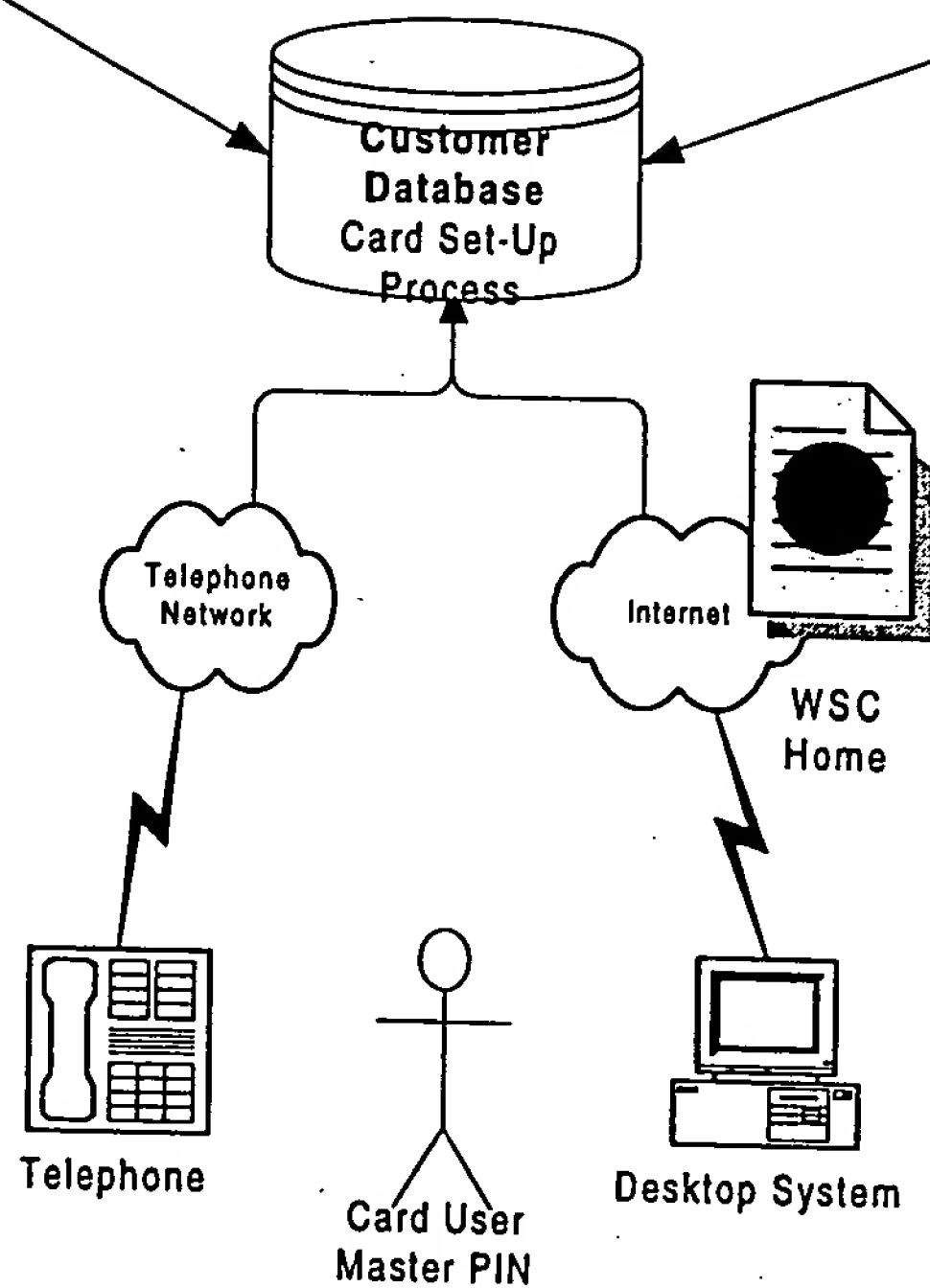
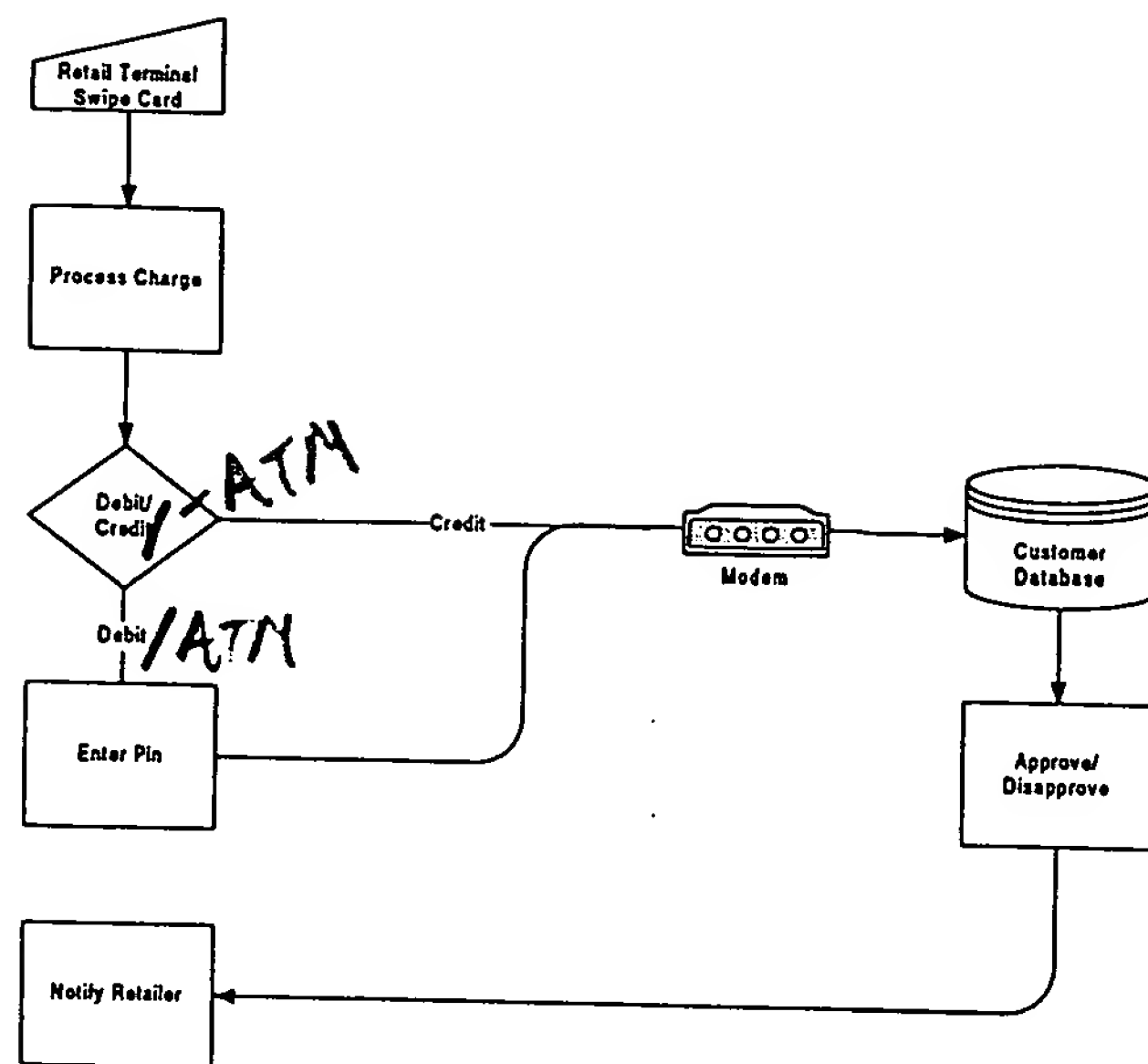


Fig 3

Retail Charge



P3

Fig 4

Retail Purchase From Computer Peripheral Reader

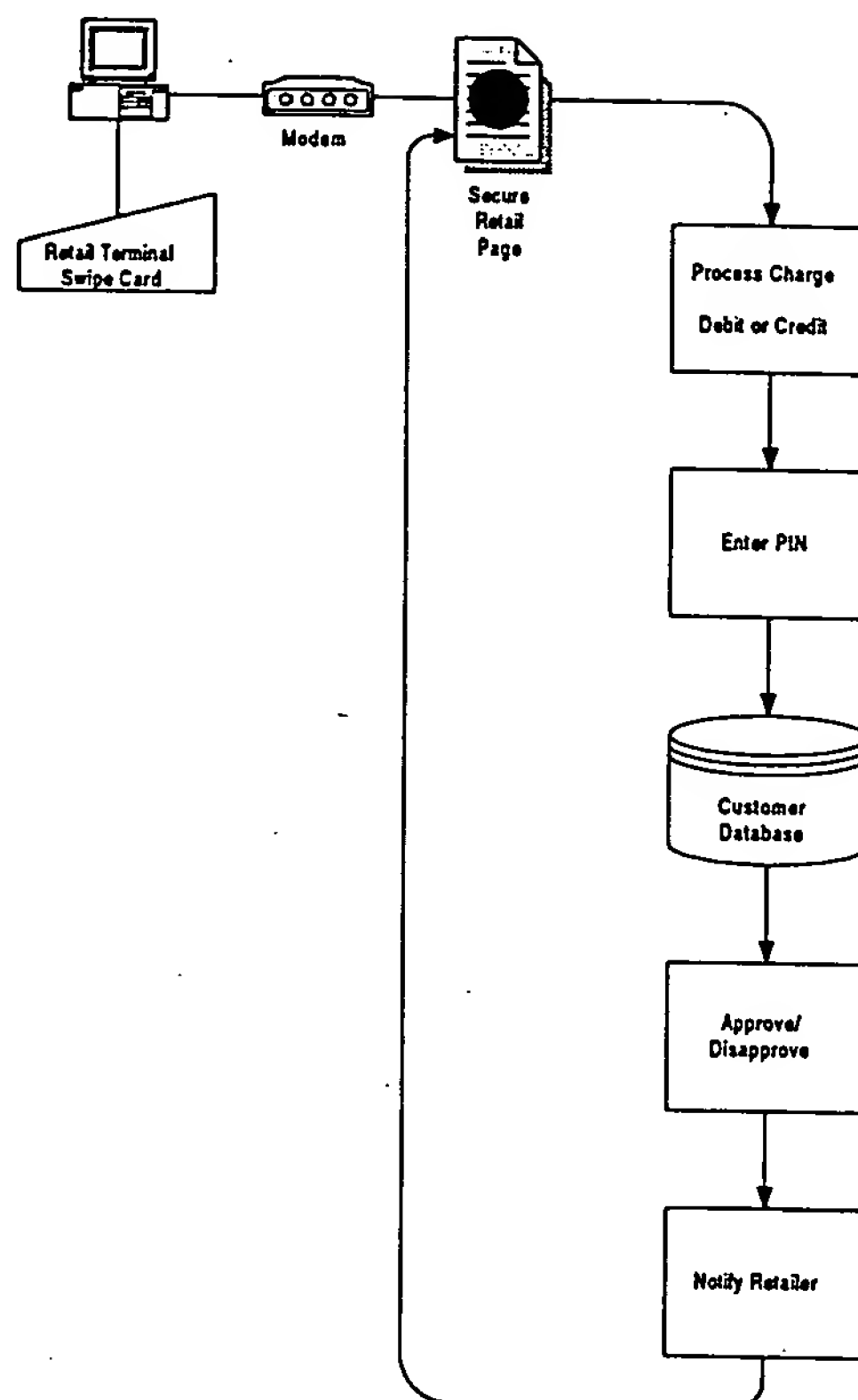


Fig 5

Place A Phone Call

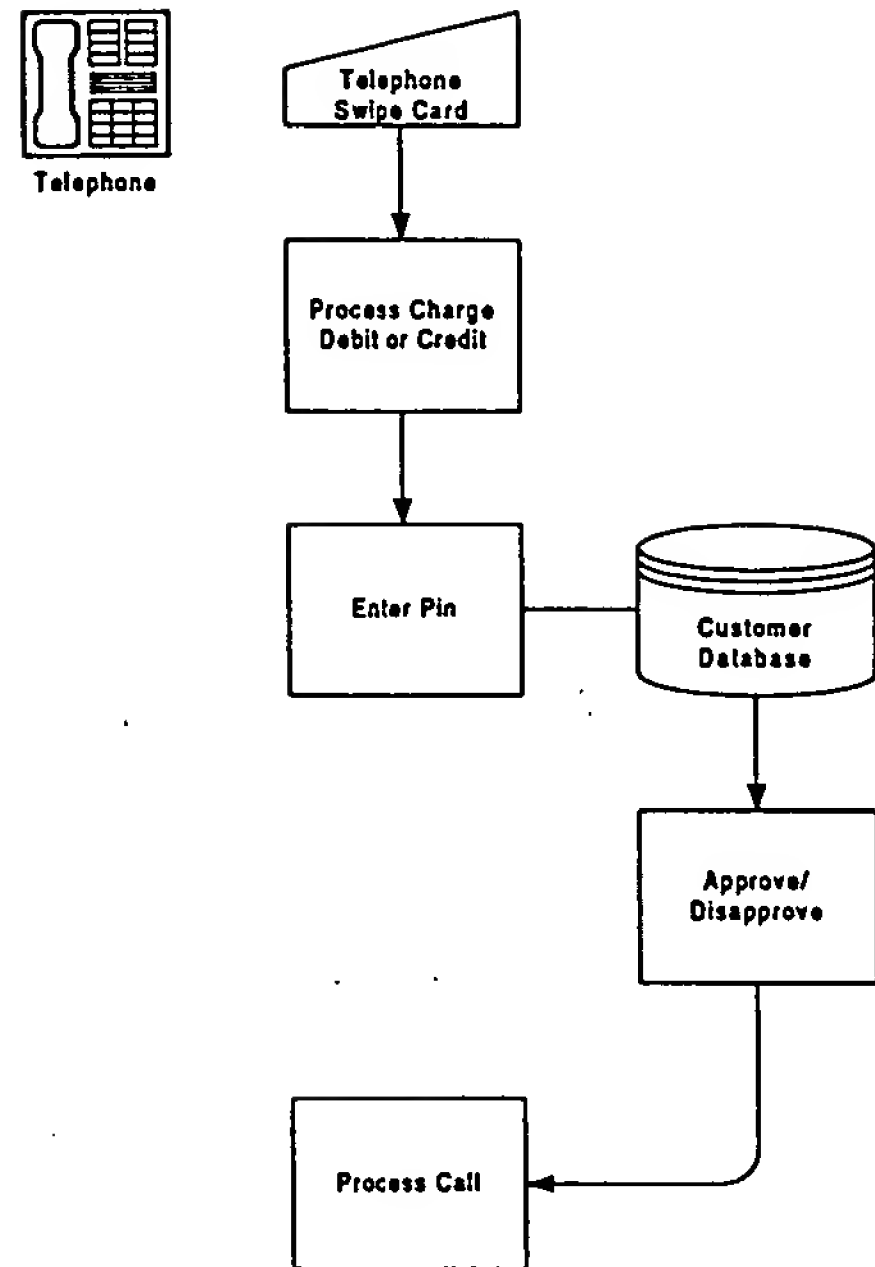
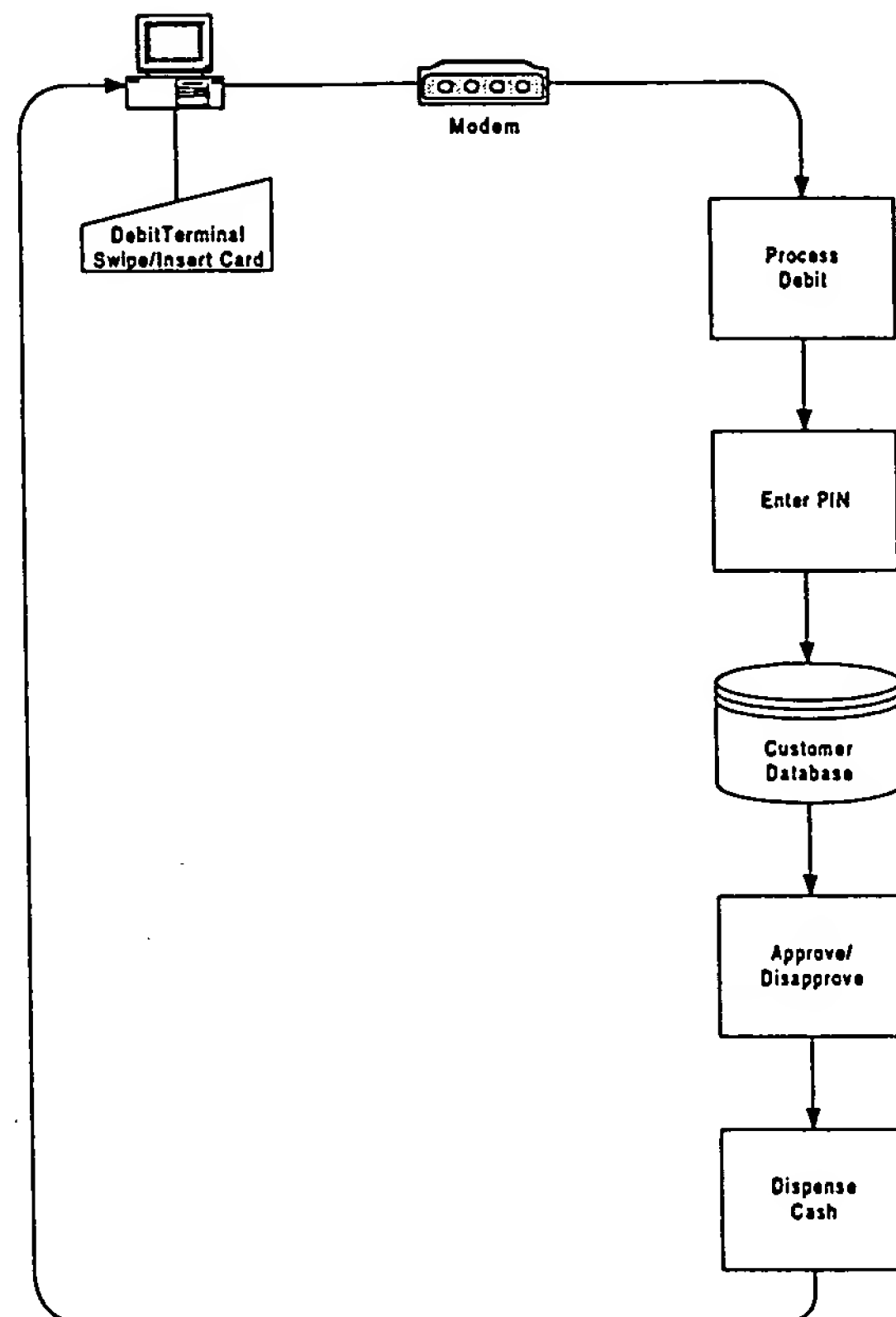


Fig 6

ATM Withdrawal



P6

Fig. 7

Credit Limit Function

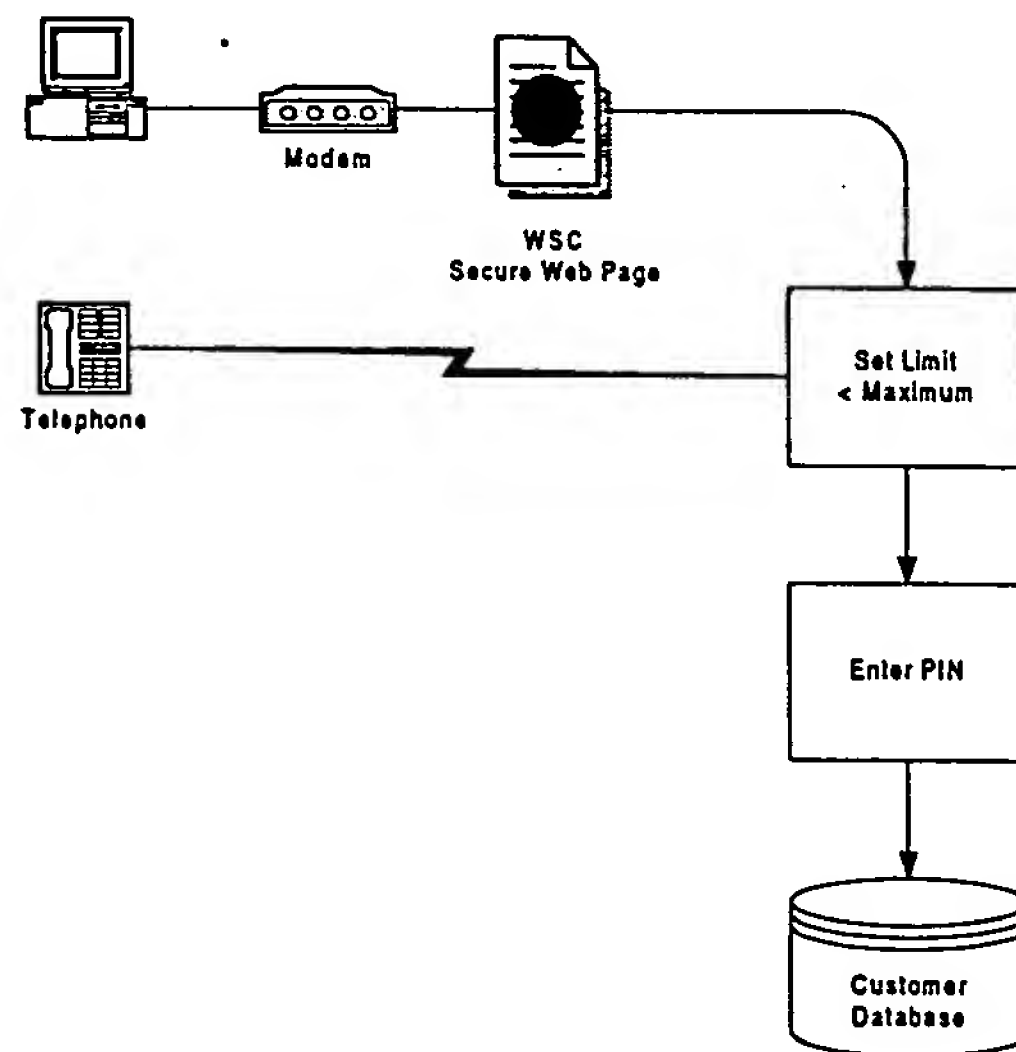


Fig. 8

Fund Card

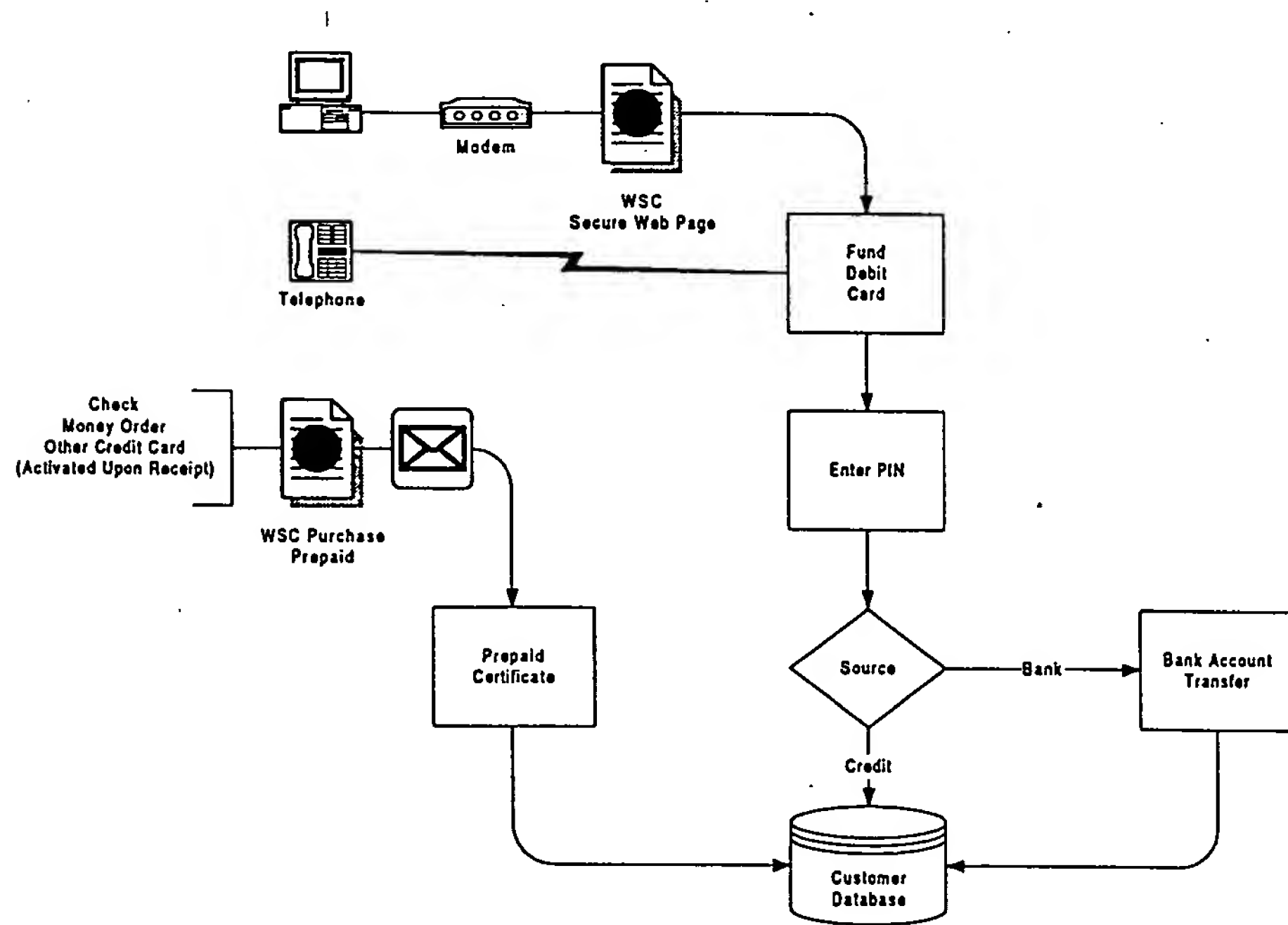


Fig 9

Identification Network

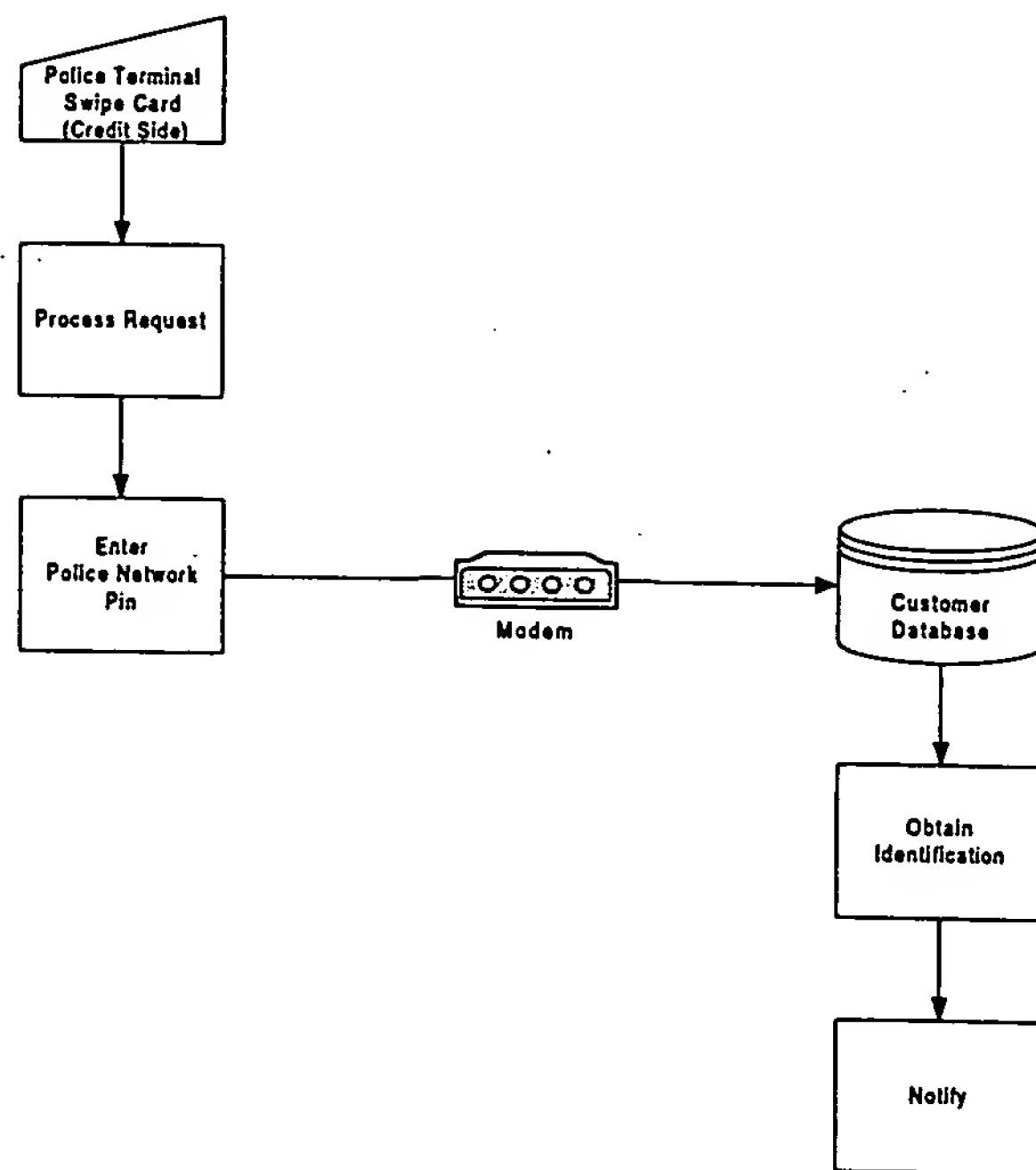


Fig 10

Global Identification Network

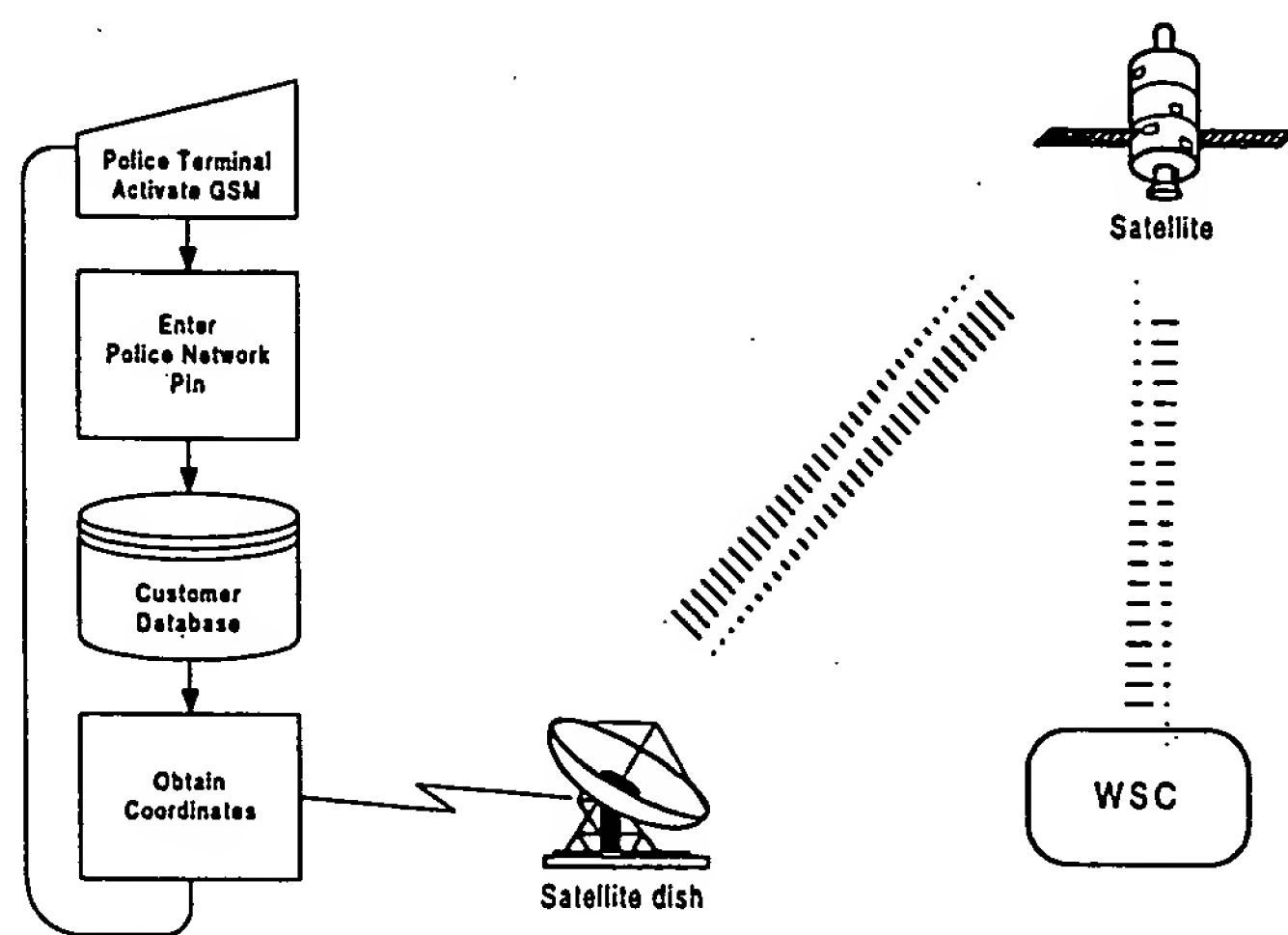


Fig 11